

# **Exhibit B**

# **EXHIBIT 2**

**EXHIBIT FILED UNDER SEAL**

**UBER\_JCCP\_MDL\_000337623-UBER\_JCCP\_MDL\_000337623.0062**

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# US&C Safety & Insurance

Business Brief

A/C Privilege & Confidential  
Prepared At Direction of Counsel



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## Agenda


Section	Details
Insurance & Safety Trends	<ul style="list-style-type: none"><li>• Provide overview into safety &amp; insurance trends across US&amp;C and high-level areas of focus</li></ul>
Key 2018 Initiatives & Decision-Making Framework	<ul style="list-style-type: none"><li>• Walk through safety-focused H1 initiatives, as well as decision-making criteria behind those initiatives</li></ul>
Results of 2018 Initiatives	<ul style="list-style-type: none"><li>• Review results from H1 initiatives from supply &amp; safety perspective</li></ul>
Next Steps	<ul style="list-style-type: none"><li>• Chat through next steps &amp; focus areas for H2</li></ul>

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## Insurance & Safety Overview

# Uber US P2P Insurance Coverage

## Ridesharing / P2P Only Summary

Insurance for rideshare drivers with Uber	
P0	<p>Offline or the Driver app is off</p> <ul style="list-style-type: none"><li>Your chosen personal insurance company and coverages apply</li></ul>
P1	<p>Available or waiting for a ride request</p> <p>Uber maintains the following auto insurance on your behalf in case of a covered accident:</p> <p>Third-party liability if your personal auto insurance doesn't apply<sup>1</sup></p> <ul style="list-style-type: none"><li>\$50,000 in bodily injury per person</li><li>\$100,000 in bodily injury per accident</li><li>\$25,000 in property damage per accident</li></ul>
P2/3	 <p>En route to pick up riders and during trips</p> <p>Uber maintains the following auto insurance on your behalf in case of a covered accident:</p> <ul style="list-style-type: none"><li>\$1,000,000 third-party liability</li><li>Uninsured/underinsured motorist bodily injury<sup>2</sup></li><li>Contingent comprehensive and collision<sup>3</sup><ul style="list-style-type: none"><li>Up to actual cash value of car (\$1,000 deductible)</li></ul></li></ul>

\* Most common coverage, however actual coverage varies by state as required by regulation

\*\* Collision and Comprehensive are collectively called "Physical Damage"

<https://www.uber.com/drive/insurance/>

## Slide 4 Notes

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Voice over UI / UIM change - UI/UIM changed in some states to \$250K

Collision provided by Uber only if the partner has collision insurance

For UberBLACK, have livery/commercial insurance, we only cover general liability in excess of what their insurance covers

## US TNC Coverage Types

- TNC Coverage is broader than taxis/limos (usually liability only)
- Uninsured / Underinsured motorist coverage is the big driver of cost growth
- Lyft coverage is similar except Comp/Collision Deductible is \$2,500 vs. Uber's \$1,000
- Driver Injury Protection is currently Uber-only (no equivalent Lyft Product)

Uber pays

Non-Uber

	3rd Party		Passenger	Driver	
	Injury	Property Damage	Passenger Injury	Injury	Vehicle Damage
Uber Driver at fault	<b>Liability Coverage</b> Period 1: \$50k injury/person, \$100k total liability, \$25k property Period 2/3: \$1MM			<b>Driver Injury Protection</b> Medical, disability, and survivor benefits	<b>Comprehensive and Collision</b> Up to actual cash value of vehicle, \$1,000 deductible, only kicks in with driver's personal collision coverage, ignores fault
3rd Party at fault	<b>Liability (other driver)</b> State minimums apply Driver's personal insurance may help		<b>Uninsured / Underinsured Motorist</b> \$1M for bodily injury only		

\*Period 1 = App on, Period 2 = Request accepted, Period 3 = On trip

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## Slide 5 Comments

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- 1 some of these numbers are out of date - see website for most up-to-date information  
*Tyler Spitz, 2/28/2020 05:12 PM*

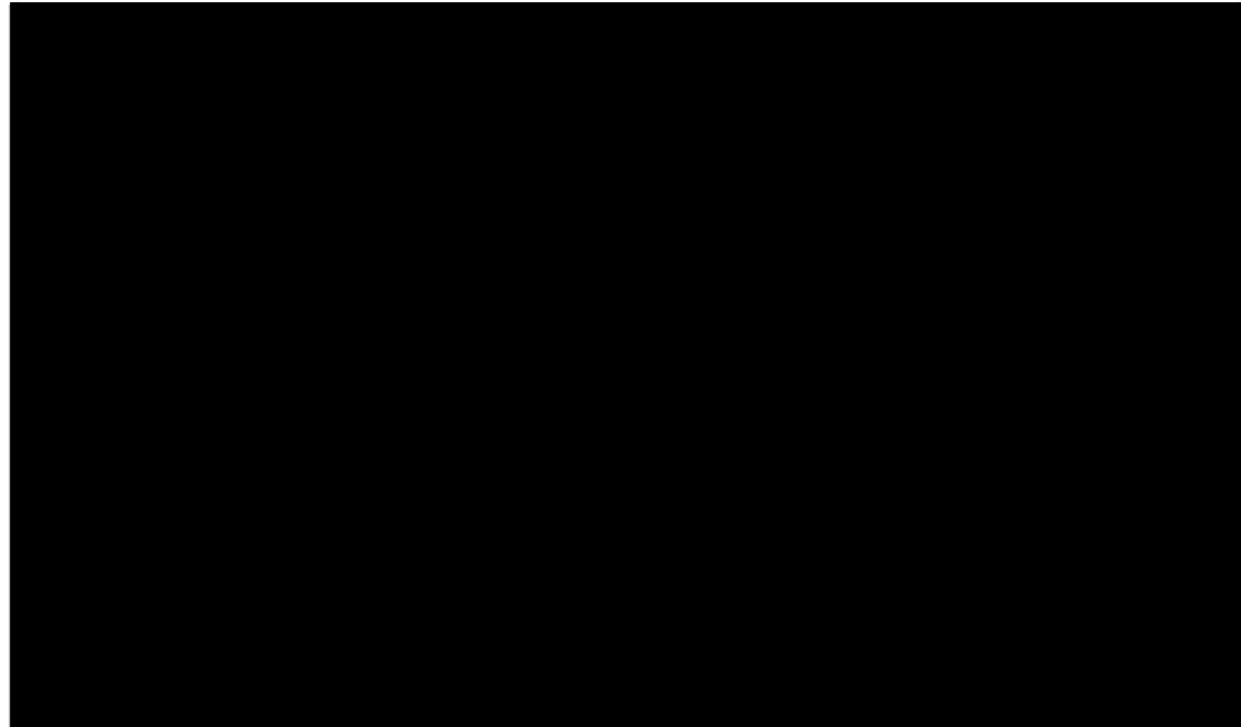
## US & Canada Insurance Cost Overview

*Global insurance premiums continue to be almost entirely driven by US&C business, and insurance costs represent significant % of US net revenue.*

### US&C Insurance Costs Relative to Globe

### US&C Insurance Cost: \$M and % Revenue

*Note: Includes true-ups*



Some reasons for this are...

- US & CAN are far more litigious than other countries & the US has private medical care
- High mix of P2P model
- Broad insurance coverage (UIM/UM, vehicle damage)

## Slide 6 Notes

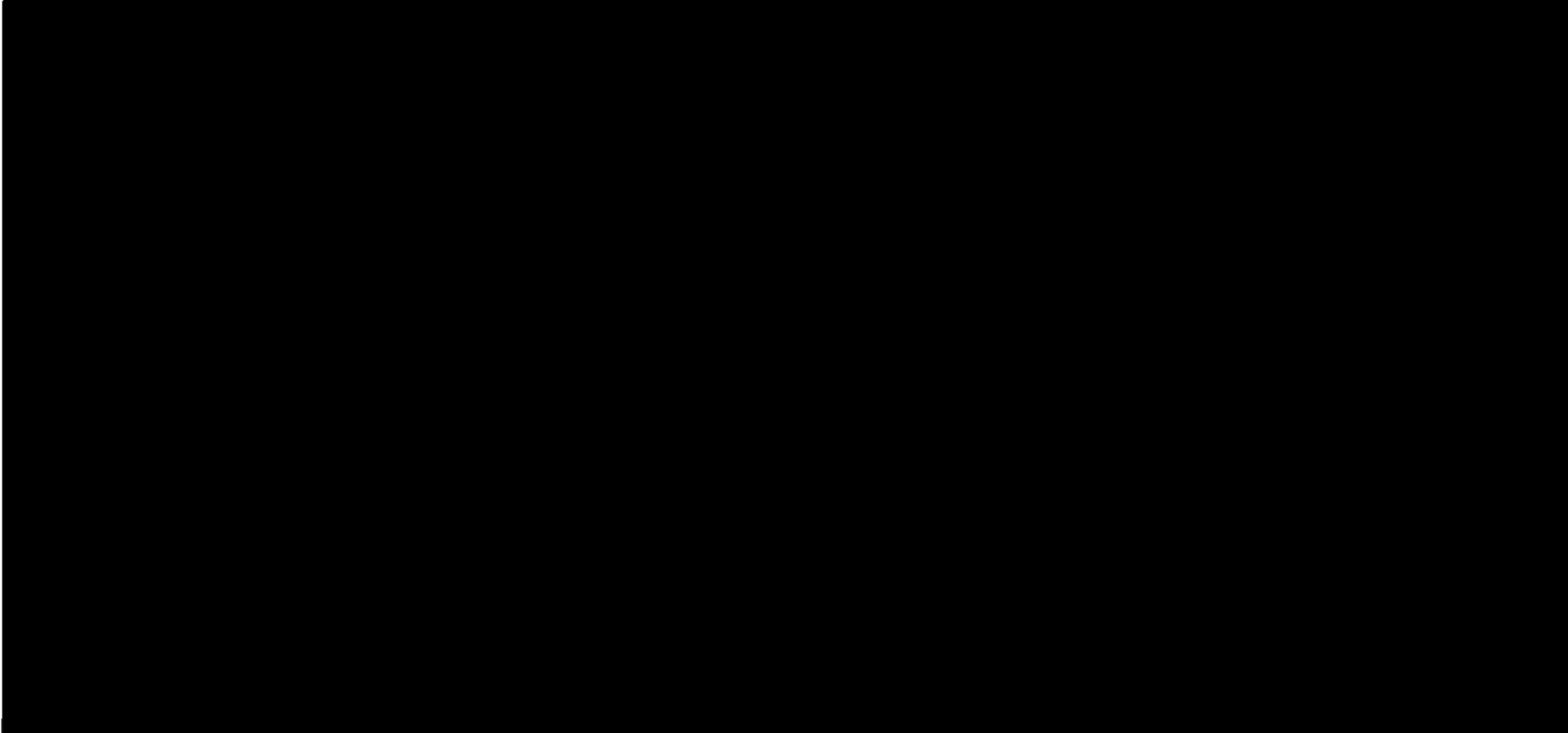
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*Net Revenue represents Gross Bookings less net upfront adjustments/partner payments/refunds plus other revenue*  
*Voice over: 2019 would be flat but is coming down because of UI / UIM*



## Serious Accident and Incident Rate Trends

*The vast majority of our insurance costs in US&C are driven by accident-related insurance spend.*



\*Costs estimated using Ridesharing / P2P Portion of Exposure by Coverage - California - Q2 2017

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## Slide 7 Notes

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This mix has shifted more towards General Liability because of arbitration

## Distribution of Cost By Coverage

*The majority of US insurance cost is driven by P2/P3 liability (\$1MM) and Excess Auto (\$5MM)*

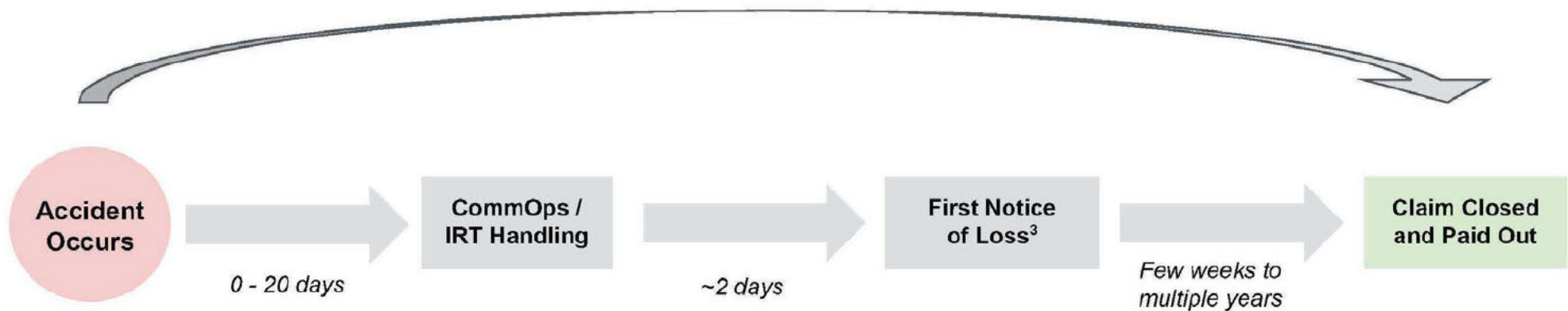
US P2P insurance costs are driven by:  
\$1MM P2/P3 Auto policy  
\$5MM Excess AL policy, which are both accident-focused. Given this, our primary focus in the US&C to-date has been around reducing our accident rate.

Higher limit coverages are not as costly as the most severe accidents are quite rare.

## Lifecycle of a Claim<sup>1</sup>

*It can take years from the time of an accident to when a claim is actually paid out. Our highest-cost claims generally take the longest time to reach settlement.*

**~95% of injury claims settled within ~2 years<sup>2</sup>**



### Additional Detail

#### Accident Reporting Channels Include:

- Support Ticket
- Phone
- Email
- Social Media

- First Notice of Loss filed by In-house Uber Claims team

- Claims are sent for handling to 3rd party carriers including, but not limited to James Rivers, Progressive, and Old Republic

1. Estimates should be considered high-level and came from Safety & Insurance Claims team

2. Refers to Bodily Injury claims handled by James River. Actual claim resolution time depends on claim severity & insurance provider (but typically takes ~1+ years)

3. Initial report made to insurance provider following an accident

## Slide 9 Notes

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Some key context for the data underlying the timing stats above:

- This is based on an analysis provided by the insurance claims analyst that showed the days from loss to settlement across different coverage types and insurance carriers (James Rivers, Old Republic, Progressive). Allstate and Farmers are excluded because they are new carriers
  - High-cost claims generally have longer tails. For example, the [REDACTED]
1. When the accident occurs (also known as the time of loss), it generally takes up to 20 days for a report to come through (this context was provided by the claims actuary)
    - a. Reports come through multiple channels including support ticket, phone, email and social media
  2. Commops & IRT investigate and collect information which is delivered to the claims team
  3. Our in-house claims advocates prepare the First Notice of Loss. This is then shared with our 3rd party carriers who will reach out for more info to fully adjust claims and take them to resolution.
  4. If claims are paid out, Uber will pay their portion of the exposure thats agreed upon with a given insurer

## Insurance Cost Factors

*There are lots of reasons why insurance costs are on the rise in the US. From an Operations perspective, we're mainly focused on influencing Uber's business mix.*

ADVERSE CLAIM DEVELOPMENT	CHALLENGING INDUSTRY TRENDS	CLAIMANT SOPHISTICATION	UBER BUSINESS MIX
<ul style="list-style-type: none"> <li>• Claims from 2014-2016 settling for more than expected and slower than expected</li> <li>• More severe claims being opened 2-3 years after accident date, especially by third parties</li> <li>• Underinsured motorist claims far higher and more severe than expected</li> </ul>	<ul style="list-style-type: none"> <li>• More expensive cars / repairs (+6.8% / year industry cost trend)</li> <li>• Rising healthcare costs (+4.1% / year industry cost trend)</li> <li>• Rising injury verdicts</li> <li>• Overall increase in traffic fatalities per NHTSA (+4.5%/mile 2016)</li> </ul>	<ul style="list-style-type: none"> <li>• Personal insurers better at redirecting claims</li> <li>• Beginning to see specialized attorneys focused on rideshare claims</li> <li>• Attorneys increasingly focused on reputation and employment issues at Uber as leverage</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Overall bias to dense urban areas, bar closing time, nights and weekends</b></li> <li>• <b>XCL / VS</b></li> <li>• <b>Ratings threshold decreases</b></li> <li>• <b>Pool</b></li> <li>• <b>Risk profile distribution of drivers</b></li> </ul>



This is the area where Ops can influence most...

## US Insurance Tool

**City Ops Question:** *Non-levers into insurance costs: # passengers (eg. XL vs X), what about Product (Black vs Pool)?*

## Slide 11 Notes

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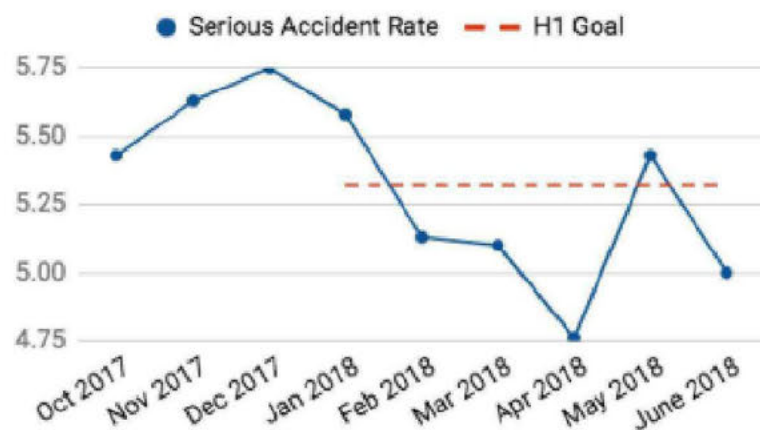
[REDACTED]



## Serious Accident and Incident Rate Trends

*We've experienced a meaningful improvement in our accident and incident rates over the course of H1 2018. This was partially driven by seasonality, and partially driven by our H1 Ops initiatives aimed to improve safety.*

Serious Accident Rate Per 1M Trips



Serious Accident rate is tracking **~8% below the Q4 average**, staying ahead of our **our goal of a 5% reduction** for this time period. Please note that increased accident rate in May was due in part to Cinco de Mayo and Memorial Day weekends

Serious Incident Rate Per 1M Trips



H1 Serious Interpersonal Conflict incident rate was over **8% below the Q4 average**, staying ahead of our **our goal of a 5% reduction** for this time period.

Note: We cannot pull Uber's historical data to confirm this (as we had taxonomy issues until September 2017), but we've confirmed via industry data that some of our H1 accident rate reduction is due to seasonality.

## Slide 12 Notes

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Taxonomy changes went into effect 7/23

Serious IPC Total Incident Rate for Q4: 12.9

Goal for H1: 12.2 ( $12.9 \times 0.95$ )

Goal for H2: 11.6 ( $12.9 \times .9$ )

Serious Accident Rate for Q4: 5.6

Goal for H1: 5.3 ( $5.6 \times 0.95$ )

Goal for H2: 5.0 ( $5.6 \times .9$ )

Biggest changes with new taxonomy:

- More granular Sexual Assault categories (e.g. "Attempted Kissing - Non-Sexual Body Part") created in partnership with an advocacy group
- Additional categories now considered Sexual Assault (see below)
- "Parent categories" no longer included in Serious IPC and Serious Accident Rate. These are tickets with contact types such as "Other>IRT: Urgent>Sexual Assault>>" and with no associated JIRA ticket.
  - Example tickets include: 1) rider wrote in on wrong trip - JIRA connected with correct trip; 2) rider report is vague (e.g. "sexually harassed my girlfriend"), and we followed up for more information and never got it (query)

Reason for Serious IPC increase since July:

- The increase in Serious IPC from July onward is due to how we have begun treating the following incident types: "Soliciting Sexual Act," "Attempted Touching - Non-Sexual Body Part," and "Non-Consensual Touching - Non-Sexual Body Part"
- Before the taxonomy change, a Bliss ticket reporting an incident of soliciting sexual contact or (attempted) touching of a non-sexual body part would have been classified as a Sexual Misconduct, Inappropriate Comment, Verbal Altercation, or some other less severe category. A JIRA ticket would not have been created in most cases

## Slide 12 Notes (Continued)

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- For the transparency report, all historical JIRA tickets were re-reviewed and re-classified according to the new taxonomy. Because a JIRA had not been created for these tickets, they were not re-reviewed or re-categorized
- Now that these three incident types fall under Sexual Assault, Bliss tickets that come in reporting one of these incidents are classified as Sexual Assault, and a JIRA is created. We consider them Serious IPC incidents, where we didn't before

L3/L4 incident categories that aren't included in Serious IPC:

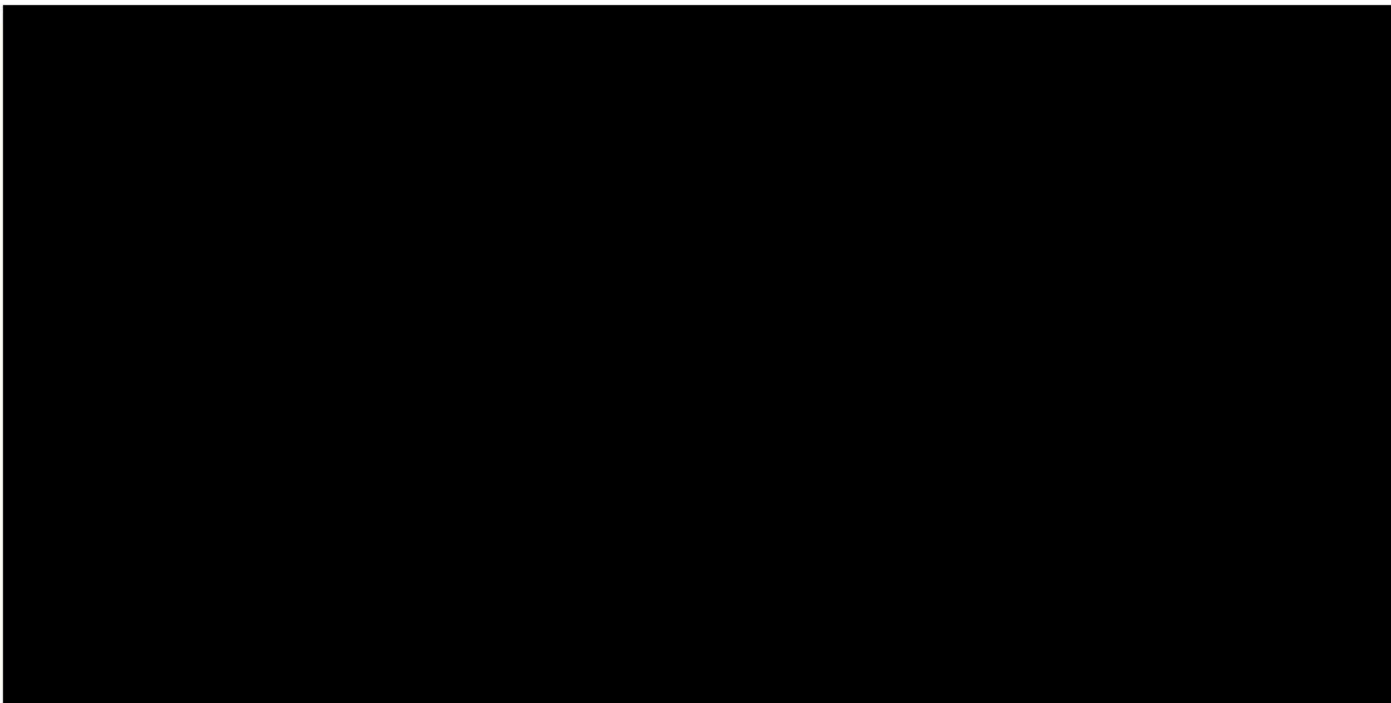
- L3/L4 Accidents
- Physical Altercations with No Injury
- Threat of Violence
- Drug/Alcohol Possession/Use by Driver
- Firearm Observed (Non-Threatening)
- Health and Self-Harm (e.g. someone has a heart attack on a trip)
- Non-rides related incidents
- Missing Person
- Suspected Human Trafficking

L3/L4 incident categories that are included for Serious Accidents:

- Hospitalization/Ambulance
- Life-Altering Injuries Alleged
- Fatality

## Serious Incident Rate Deep Dive (Sexual Misconduct)

*Sexual Misconduct represents the majority of our reported serious incident rate in the US&C. As such, from a personal safety perspective, this remains our largest priority.*



*Please note that the metrics above may not be representative of the true state of incidents. Specifically:*

- *Above data is pulled from queries of support & JIRA tickets. One report does not necessarily mean one incident*
- *Only a portion of tickets are confirmed; many are unconfirmed. The metrics include unconfirmed tickets.*
- *Issue types can change over time and contain nuance. For example "contact" may include accidental or attempted contact*

## Serious Incident Rate Deep Dive (Sexual Misconduct)

*Sexual assault / serious sexual misconduct rate between female drivers and male riders is an important issue that we must solve for in the US&C. It's critical that we invest in the safety of our female drivers.*

### Sexual Assault / Serious Sexual Misconduct Incident Rate by Gender of Driver + Rider

*US P2P incidents occurring May 2017 - May 2018*

For female drivers, rate of sexual assault or serious sexual misconduct is [REDACTED] when matched with male instead of female.

	<u>Female Drivers</u>		<u>Male Drivers</u>	
	+ Female Rider	+ Male Rider	+ Female Rider	+ Male Rider
<b>Rate of Sexual Assaults or Serious Sexual Misconduct (Per 1M Trips)</b>				

*Notes: Only US P2P trips and incidents occurring May 2017 - May 2018 with inferred gender data (97% coverage in sample). Safety data source: JIRA.*

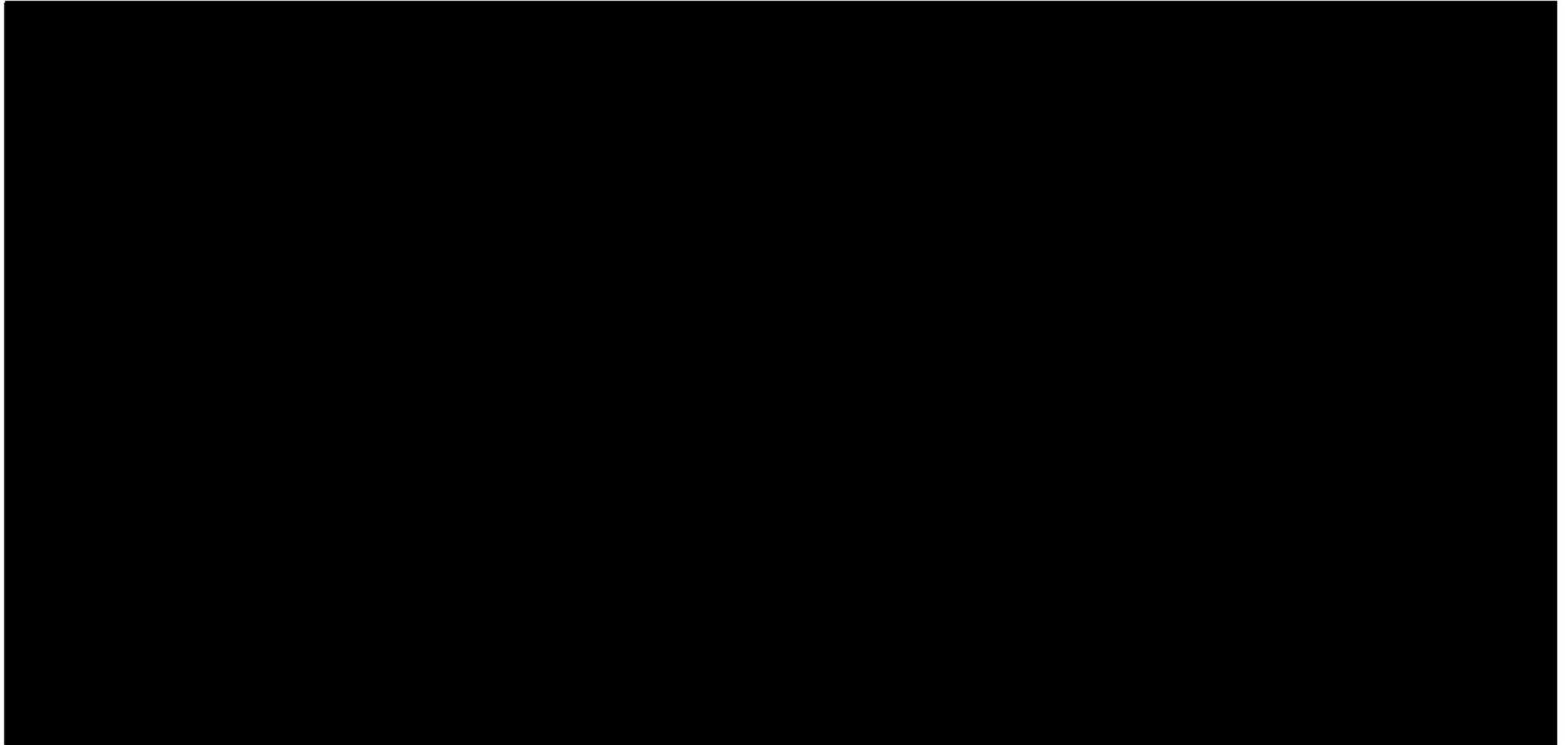


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## Key 2018 Initiatives & Decision-Making Framework

## Indexed Accident Rate By Risk Cohort (Ratings)

*A small percentage of drivers (measured by % of miles) present outsized risk from an insurance cost per mile perspective.*



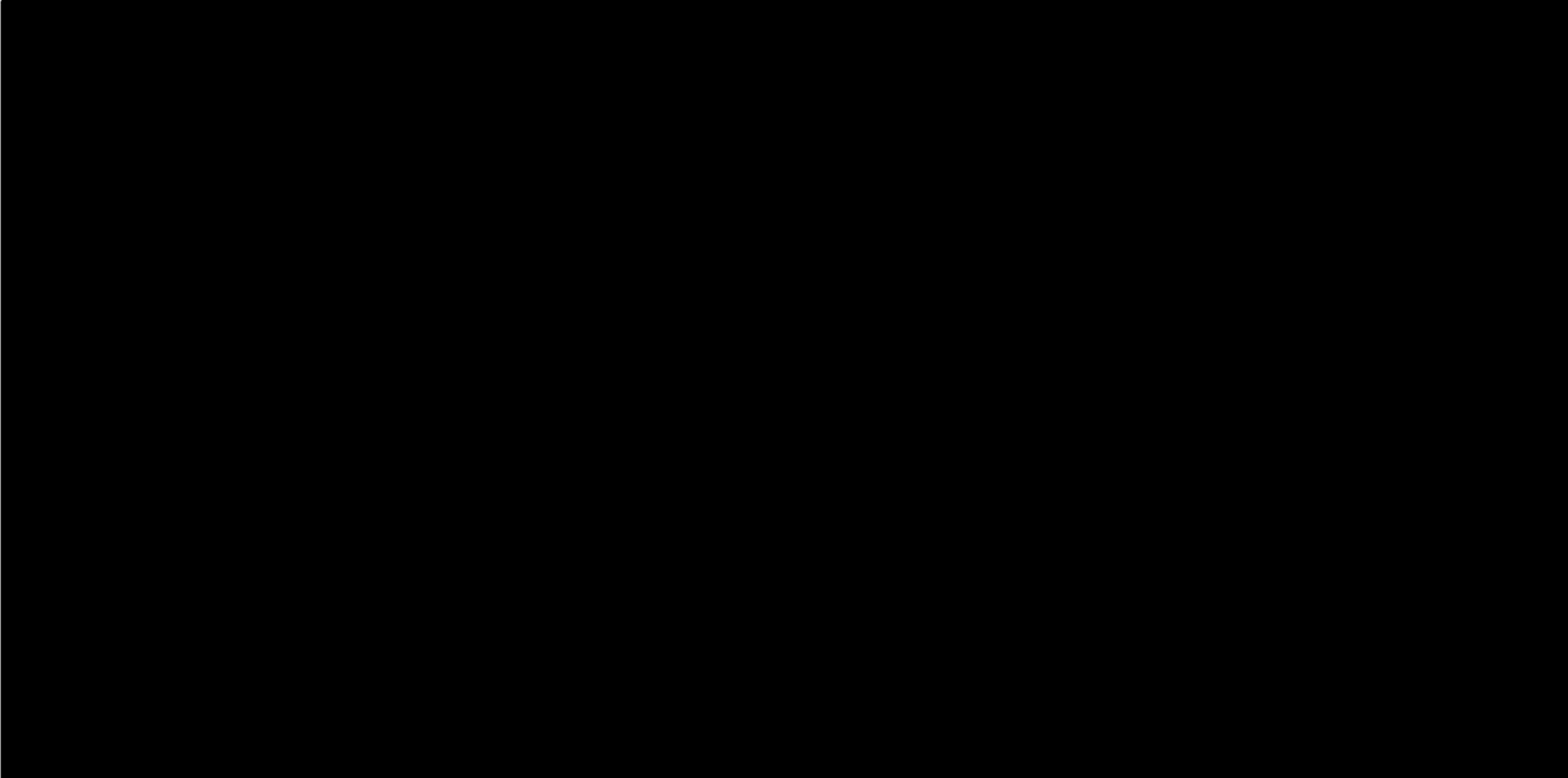
As a result, our lowest rated drivers are quite contribution negative to the business when taking into account insurance costs...



## Fare Breakdown: uberX, [REDACTED] (Worst Case)

[Source](#)

With [REDACTED] of our available margin (after the driver is paid) on insurance costs. This drags down our overall contribution per trip significantly.



## Slide 18 Notes

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[REDACTED]

[REDACTED]

Note: It's possible that these drivers are even MORE contribution negative than this chart is displaying, as we know that support costs become more expensive, the lower rated you are.

## Fare Breakdown: uberX, [REDACTED] Driver (Base Case)

[Source](#)

With [REDACTED] of our available margin (after the driver is paid) on insurance costs. Although not as significant as the [REDACTED] drivers, this still continues to drag down our contribution per trip.

## Slide 19 Notes

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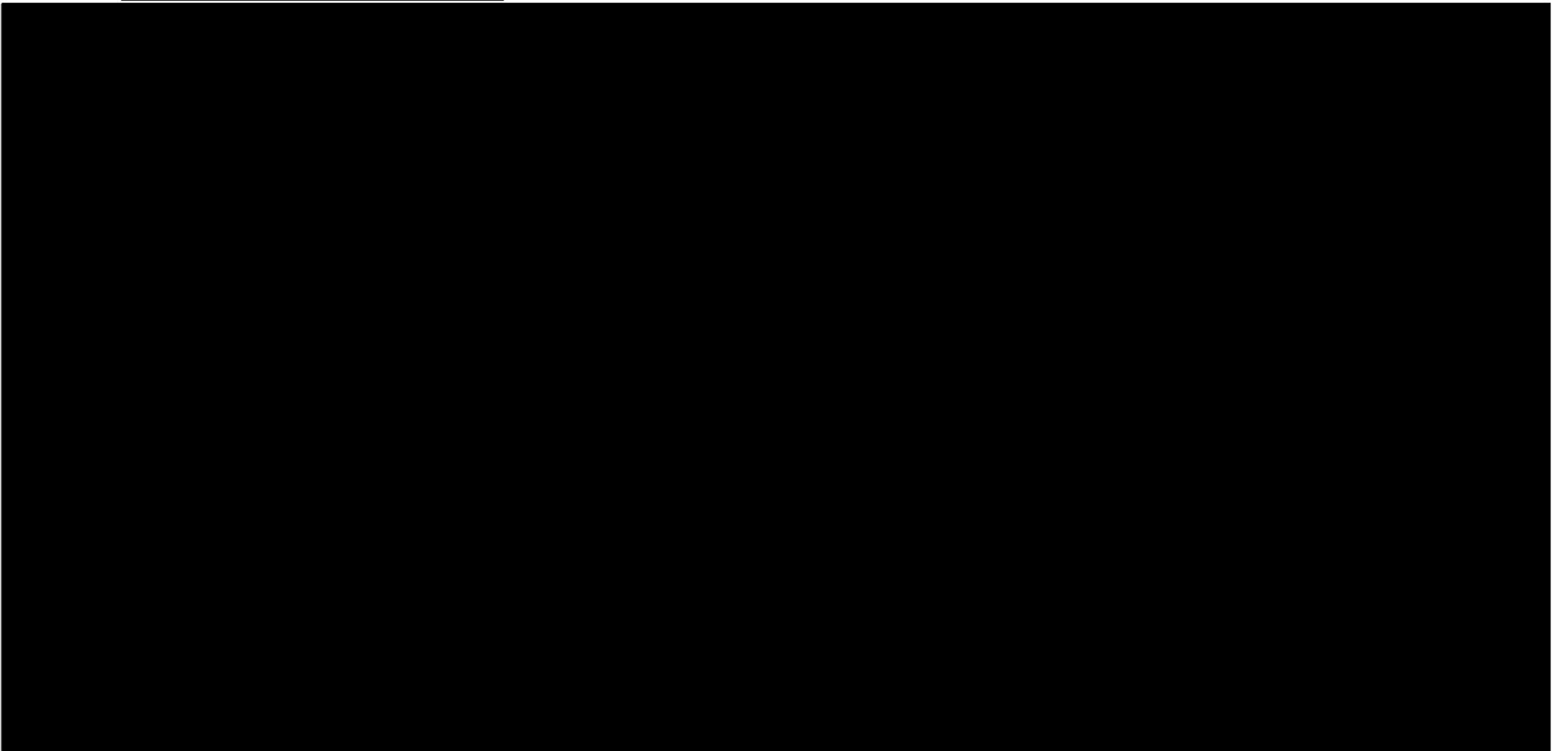
[REDACTED]

[REDACTED]

## Fare Breakdown: uberX. [REDACTED] Driver (Best Case)

[Source](#)

With [REDACTED] of our available margin (after the driver is paid) on insurance costs.



## Slide 20 Notes

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[REDACTED]

[REDACTED]

## Key 2018 Initiatives

*With the above data trends in mind, here were the three initiatives that we focused on in H1 that had the most significant implications for both safety & supply; this is where we'll focus today's discussion.*

### Context

#### Rating Threshold Increases

Explore increasing national P2P thresholds across US&C

#### Tightening of Dangerous Driving Policy

Determine whether to deactivate drivers more often for high number of "dangerous driving" tickets from riders

## Framework for Making Safety-Related Decisions

*When making safety-related decisions, we compare annualized insurance savings to expected supply replacement costs across a variety of driver cohorts, based on their risk level. We make decisions that are then a net benefit to Uber.*

Annualized Insurance Savings	-	Annualized Expected Supply Replacement Costs	=	Net Cost / Benefit to Uber
<ul style="list-style-type: none"> <li>Partnered with Safety &amp; Insurance Actuarial Science team to measure theoretical insurance savings by city based on a variety of scenarios</li> <li>Est. [REDACTED] total in ins. savings</li> </ul>		<ul style="list-style-type: none"> <li>Determined approximate incentive costs for replacing miles that would be lost under various circumstances</li> </ul>		<ul style="list-style-type: none"> <li>Moved forward with choices that were only a <b>net benefit</b> to Uber</li> </ul>
<p><i>Example #1 - Baltimore - Recommendation: ✓</i></p>				
[REDACTED]	-	[REDACTED]	=	[REDACTED]
<p><i>Example #2 - San Francisco - Recommendation: ✗</i></p>				
[REDACTED]	-	[REDACTED]	=	[REDACTED]



## Slide 22 Notes

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Serious IPC Total Incident Rate for Q4: [REDACTED]

Goal for H1: [REDACTED]

Serious IPC Total Incident Rate for H1: [REDACTED]

## Framework for Making Safety-Related Decisions

*We followed the same framework for Safety Incentives. However, supply replacement costs were super difficult to predict given the nature of the experiment (as we didn't know what % of miles would churn when incentives were taken away), which is why we decided to experiment in one city to start.*

Annualized Insurance Savings	-	Annualized Expected Supply Replacement Costs	=	Net Cost / Benefit to Uber
<ul style="list-style-type: none"> <li>Partnered with Safety &amp; Insurance Actuarial Science team to measure theoretical insurance savings by city</li> </ul>		<ul style="list-style-type: none"> <li>Determined approximate incentive costs for replacing miles that would be lost under various circumstances</li> </ul>		<ul style="list-style-type: none"> <li>Moved forward with choices that were only a <b>net benefit</b> to Uber</li> <li>For Safety Incentives in particular, the net cost / benefit to Uber was dependent on two factors:               <ul style="list-style-type: none"> <li>Long-term churn rate - We used an assumption from short-term churn and large cities</li> <li>Lost peak hour trips - If we churn drivers, how does this hurt reliability during sensitive hours, and how do those costs offset savings?</li> </ul> </li> </ul>

*We decided to test in Denver due to mix of projected oversupply through the end of the summer and high incentive spend.*

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## 2018 Impact and Metrics Overview

## Key 2018 Initiatives

*Using the aforementioned framework, here were the decisions that we made as it relates to H1 2018 safety priorities.*

	Context	Decision
<b>Rating Threshold Increases</b>	Explore increasing national P2P thresholds across US&C	Increased P2P rating threshold to a [REDACTED] nationally (on average, but excluded many competitive cities, like SF, LA, etc)
<b>Tightening of Dangerous Driving Policy</b>	Determine whether to deactivate drivers more often for high number of "dangerous driving" tickets from riders	Tightened dangerous driving standard to allow [REDACTED] [REDACTED] which was significantly stricter than prior threshold [REDACTED] [REDACTED]). Exception made for [REDACTED] drivers



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## 2018 Impact and Metrics Overview

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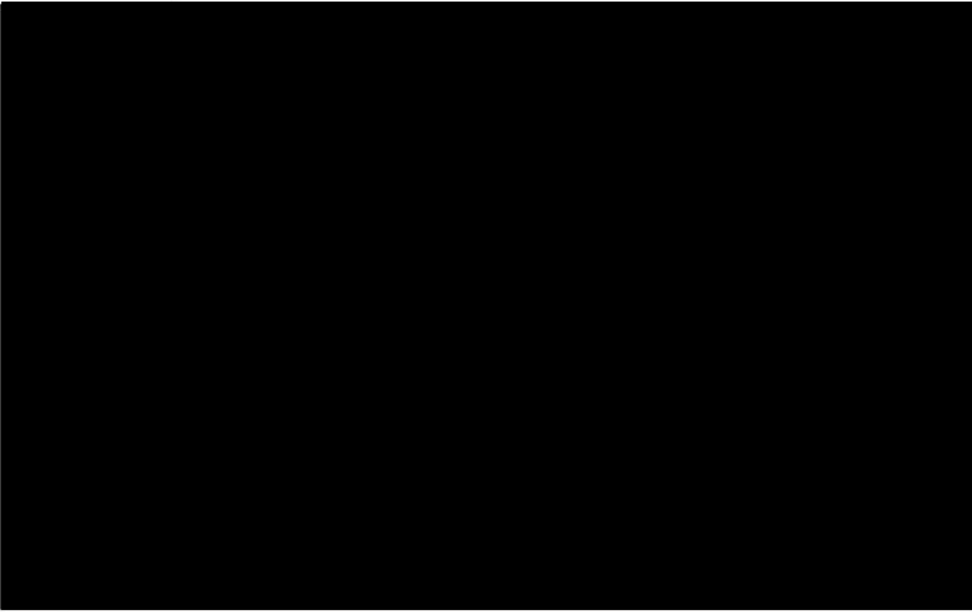


## Impacts of Changes on Accident Rate & Insurance Costs

*Implementing tighter rating and dangerous driving changes has had a material impact on accidents and insurance costs in the US&C.*

### Accident Impact

As outlined previously, we experienced a [REDACTED] in accident rate from Q4 2017 to H1 2018. A portion of this dip can be attributed to our initiatives.



### Insurance Impact

When launching these initiatives, we estimated that all else equal, our initiatives would save us about [REDACTED] in theoretical insurance costs<sup>1</sup> (which would take a significant amount of time to truly hit the P&L).

While these costs will continue to take time to come to fruition, we seem to be well on our way to achieving this goal.

#### **Quote from Gus (“Stand for Safety H1 2018 Recap Email”):**

*“Achieved [REDACTED] in insurance savings vs. plan (1/3 of that due to improving safety)...”*

<sup>1</sup> “Theoretical insurance cost savings” is a forward looking estimate of insurance cost reduction, given today’s per-mile insurance rates. Actual insurance cost savings will only be realized after premiums are negotiated downward.

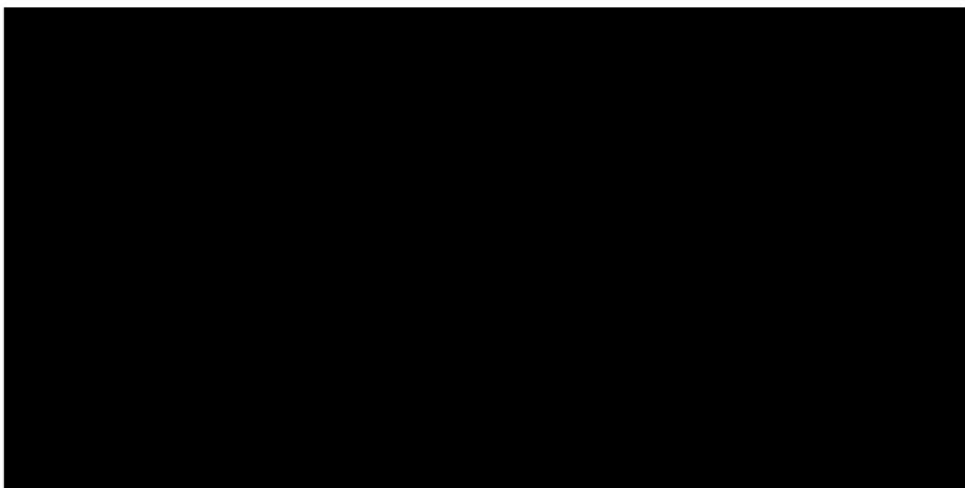
## Impacts of Changes on Accident Rate & Insurance Costs

*Implementing tighter rating and dangerous driving changes has had a material impact on accidents and insurance costs in the US&C.*

### Risk Index

As outlined previously, we experienced a [REDACTED] decline in our Risk Index pegged to August 2017. This is primarily driven by our initiatives.

#### Risk Index



### Overview of the Risk Index

The risk index measures the change in the safety of miles driven on the platform over time.

Drivers are considered more risky if they have lower ratings or have a higher rate of Dangerous Driving reports.

The risk index tracks how the contribution of miles changes over time from partners who have these risky attributes (i.e. less miles from these partners means the index goes down).

***While we have having data integrity issues with accidents, this will be our primary tracking metric for safety on the platform.***

<sup>1</sup> "Theoretical insurance cost savings" is a forward looking estimate of insurance cost reduction, given today's per-mile insurance rates. Actual insurance cost savings will only be realized after premiums are negotiated downward.

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Next Steps



## Slide 29 Notes

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Driving Safety 2019 H2

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## Next Steps (2018)

### Recommended Next Steps

#### Rating Threshold Increases

Proposing another set of small, but ROI positive, rating changes in select cities. Note that the only cities in which we're recommending changes in are **demand-constrained markets** that aren't considered at-risk from a CP perspective (e.g. Miami, Dallas, Cleveland)

#### Tightening of Dangerous Driving Policy

N/A. We've tightened dangerous driving thresholds considerably across US&C. We haven't found any additional room here

#### Safety Incentives

Discontinue program given small (and potentially negative) net impact. Shift to the Driver Loyalty program as the primary mechanism to reward for quality. Will be monitoring results of a similar program, though, with Getaround, where they are pre-communicating rating requirements for incentives proactively (unlike our experiment)

## Slide 30 Notes

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Another general point that we'll be focusing on in H2:

The more we can squeeze risk on from the business where we don't need risk, the more we can take on risk where it's super important

2019 OKRs

# 2019: *both* Personal and Driving Safety



## Reducing Accident Frequency & Severity

*Launch initiatives to reduce accident frequency and severity on the platform. This includes mitigating accident risk during the launch of new ventures on the platform.*



## Reducing Rate of Sexual Assault Incidents

*Launch initiatives to reduce sexual assaults on the platform. This includes mitigating sexual assault risk during the launch of new ventures on the platform.*



## Reduce Insurance Costs

*Launch and support implementation of initiatives that reduce the cost of insurance on the platform.*



## Accident & Incident Response and Experience

*Review and improve Uber's response to accidents and incidents, ensuring an optimal experience is provided to our customers.*



## Improving Safety Sentiment

*Advocate for initiatives that improve Safety Sentiment among our riders & drivers and ensure that our customers are aware of Uber's safety features.*



## Safety Data Management & Preparing For Upcoming Transparency Report

*Restore safety data integrity, track key metrics closely and develop meaningful insights about accidents and incidents on the platform. Working to prepare for upcoming release of Transparency Report.*

## Slide 31 Notes

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See PS deck here

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H2 Priorities & Projects

# 2019 H2: Priorities

We are focusing our efforts on four priorities for the remainder of the year and to set us up for 2020.

## Change Driver Behavior

*Use experiments to understand how we can change driver behavior*

01

.....  
In support of OKR(s):

1. Reducing Accident Frequency & Severity

## Vehicle Solutions (VS) Safety

*Improve VS driver safety through various initiatives*

02

.....  
In support of OKR(s):

1. Reducing Accident Frequency & Severity

## Insurance Cost Reduction

*Reduce insurance costs as a per mile basis*

03

.....  
In support of OKR(s):

1. Reduce Insurance Costs
2. Reducing Accident Frequency & Severity

## Process Efficiency

*Improve process efficiency related to driver deactivations*

04

.....  
In support of OKR(s):

1. Accident & Incident Response and Experience
2. Reducing Accident Frequency & Severity



## H2 Priorities &amp; Projects

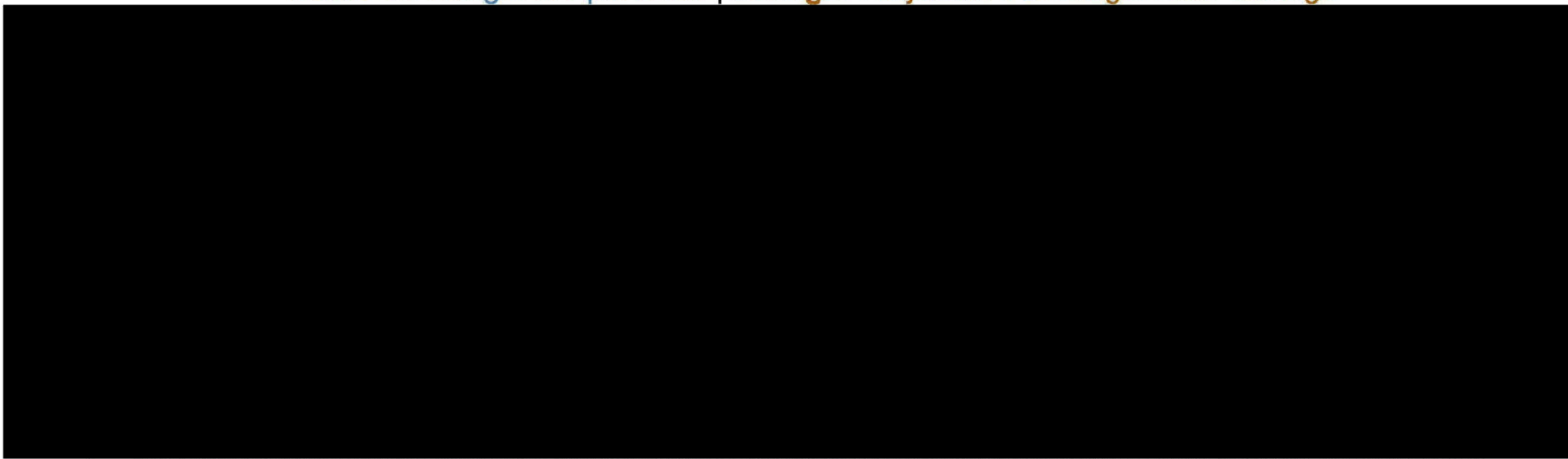
# 2019 H2: Projects

<div> <div>01</div> <div>Change Driver Behavior</div> </div> <div>PROJECTS</div> <ol style="list-style-type: none"> <li>1.Driver Education Pilot</li> <li>2.Long-term Education Strategy</li> <li>3.Safety Incentives</li> <li>4.Dashcams</li> <li>5.Deactivation Notifications</li> </ol> <hr/> <p>Key Business Insight: Our vendor has estimated [REDACTED] accident reduction as a result of dashcams</p>	<div> <div>02</div> <div>VS Safety</div> </div> <div>PROJECTS</div> <ol style="list-style-type: none"> <li>1.Telematics Data and/or Safety Score</li> <li>2.Ratings</li> <li>3.DD Score</li> <li>4.Phone Mounts</li> </ol> <hr/> <p>Key Business Insight: [REDACTED]</p>	<div> <div>03</div> <div>Insurance Cost Reduction</div> </div> <div>PROJECTS</div> <ol style="list-style-type: none"> <li>1.Deductibles Analysis</li> <li>2.Driver Injury Protection (DIP)</li> <li>3.Commercial Rideshare Insurance Options (TBD pending S&amp;I feedback)</li> </ol> <hr/> <p>Key Business Insight: DIP represents a long-term annual opportunity of [REDACTED] at a critical mass (<a href="#">link</a>)</p>	<div> <div>04</div> <div>Standard Optimization</div> </div> <div>PROJECTS</div> <ol style="list-style-type: none"> <li>1.Rating Thresholds</li> <li>2.DD Thresholds</li> <li>3.DD Residual Rate</li> <li>4.Hardening of DD Standard</li> <li>5.Other Deactivation Criteria</li> </ol> <hr/> <p>Key Business Insight: The current residual rate for dangerous driving is [REDACTED] which proves operational inefficiencies</p>
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Uber could address this issue with a one-sided (rider only) per-mile price increase. This could be implemented via RSP, firehouse, booking fee changes or T&D rate changes.

As a simplified starting point, I calculated a per-mile fee to apply to each mile after the 6th mile. The fee was set to achieve an approximate [REDACTED] on fares minus insurance on incremental miles.

**Blue:** VC Margin in April 2019 | **Orange:** Projected VC Margin After Change



1. Note that this is not proposed as the optimal solution; the company could decide that a different margin profile is optimal for the company. Additionally, there are a variety of pricing levers we could use to achieve our desired margin profile.



## Slide 34 Notes

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Other considerations like product, city, booking fee, supply position, pricing

# DACT is a Standard Adjudication Platform

## What does DACT do?

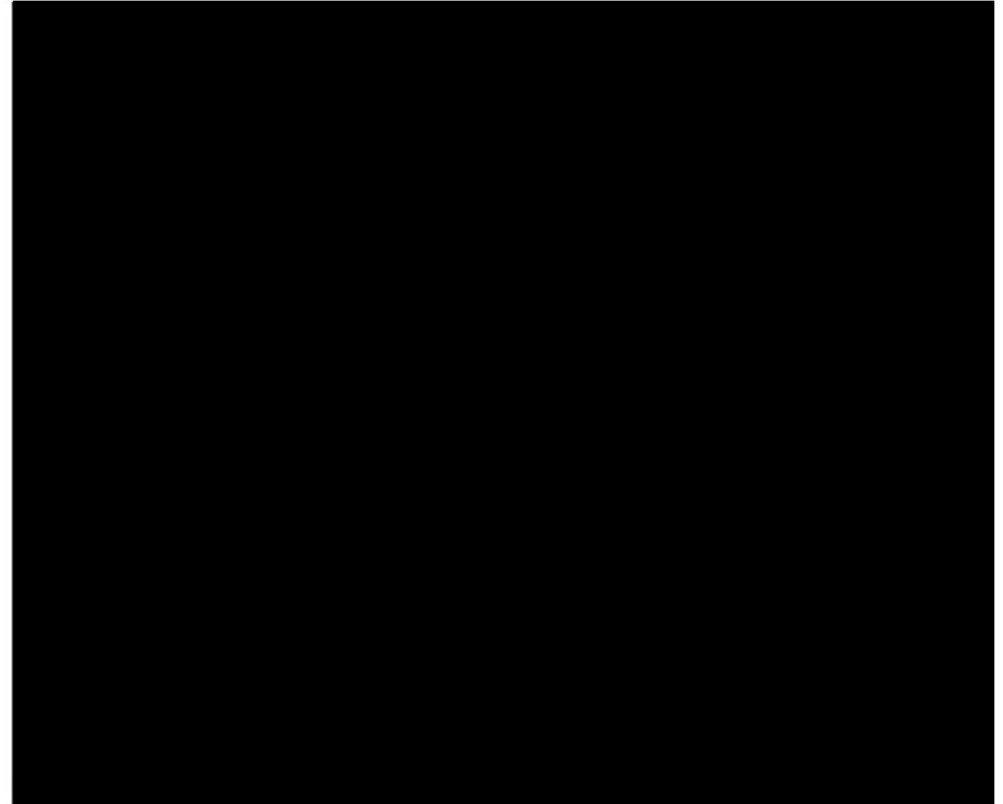
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- DACT is a standard adjudication platform within JIRA which handles adjudications for high-volume, low severity safety reports
- DACT runs a query every hour and creates a ticket whenever a user breaches one of our standards
- DACT-trained agents review each ticket for validity against our standards and either deactivate the user, leave the user active, or escalate the ticket

## What is a standard?

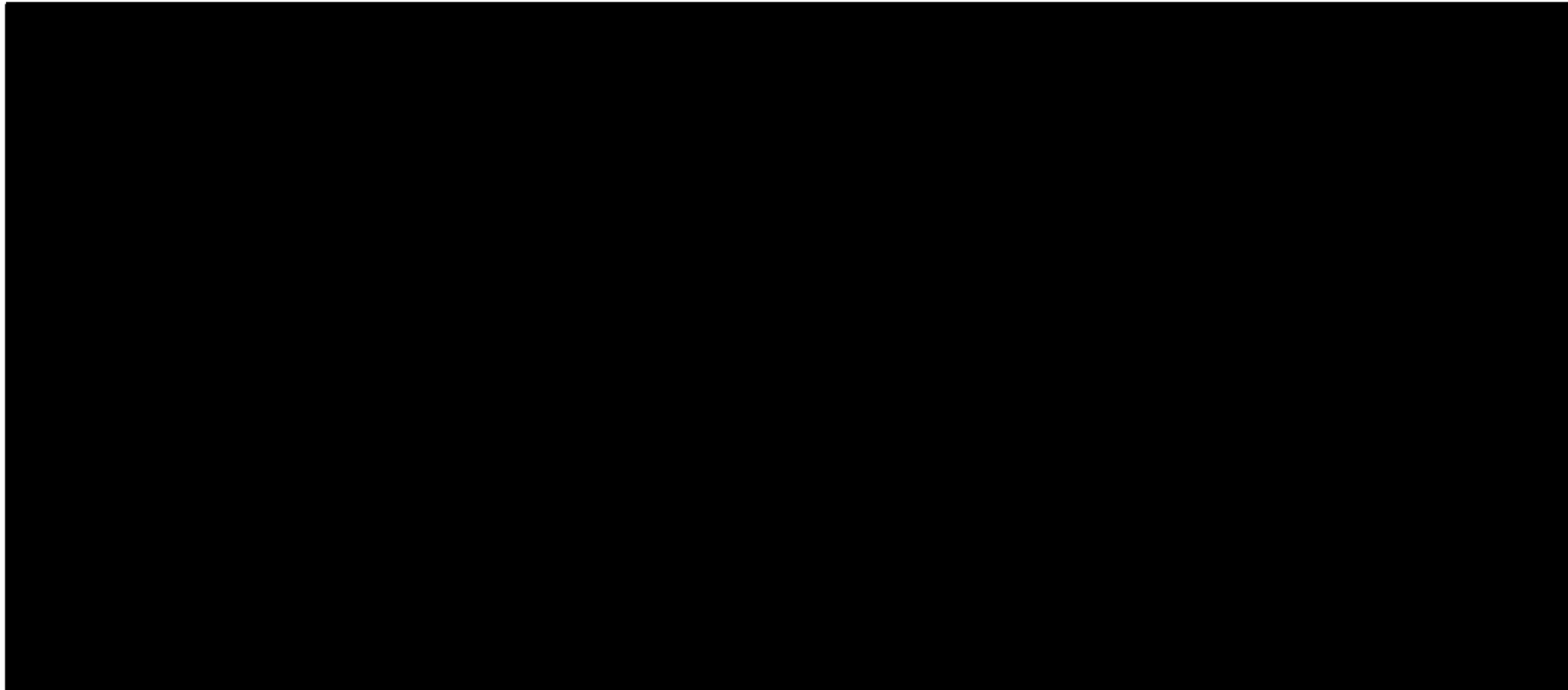
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- Business Standards set the required outcome for any inbound that comes through via support or as a result of an outage
  - Example: At what point should our driver be deactivated for driving dangerously?



## What it looked like in practice

Instead of scrolling through notes, reports are automatically pulled together for adjudication



## Ratings Distribution and Dangerous Driving Deactivation Impacts

*We successfully took action against our highest priority H1 accident reduction initiatives, as evidenced by the reduction in miles being driven by partners at or below a [REDACTED] rating, as well as the elevated rate of Dangerous Driving deactivations actioned in our DACT process*

% of US Miles Driven by Partners at or below 4.6 Rating

DACT Dangerous Driving (DD) Deactivations

The % of US miles driven by partners at or below a [REDACTED] rating dropped from [REDACTED] in Aug 2017 to [REDACTED] in June 2018. This was the result of raising the min rating threshold, as well as reducing the number of trips a driver needs prior to deactivation

DACT DD deactivations have stabilized as of April 2018, now removing an incremental [REDACTED] of high-risk partners who have been flagged for Dangerous Driving and are at significant elevated risk for getting into an accident

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Appendix

## Chicago Case Study

Rating Threshold  
Increases

Tightening of Dangerous  
Driving Policy

Safety Incentives

## Supply Impact Case Study: Chicago

*Here's a view into the # of deactivations (both in absolute terms as well as a % of active drivers) and how those numbers have changed over time...*

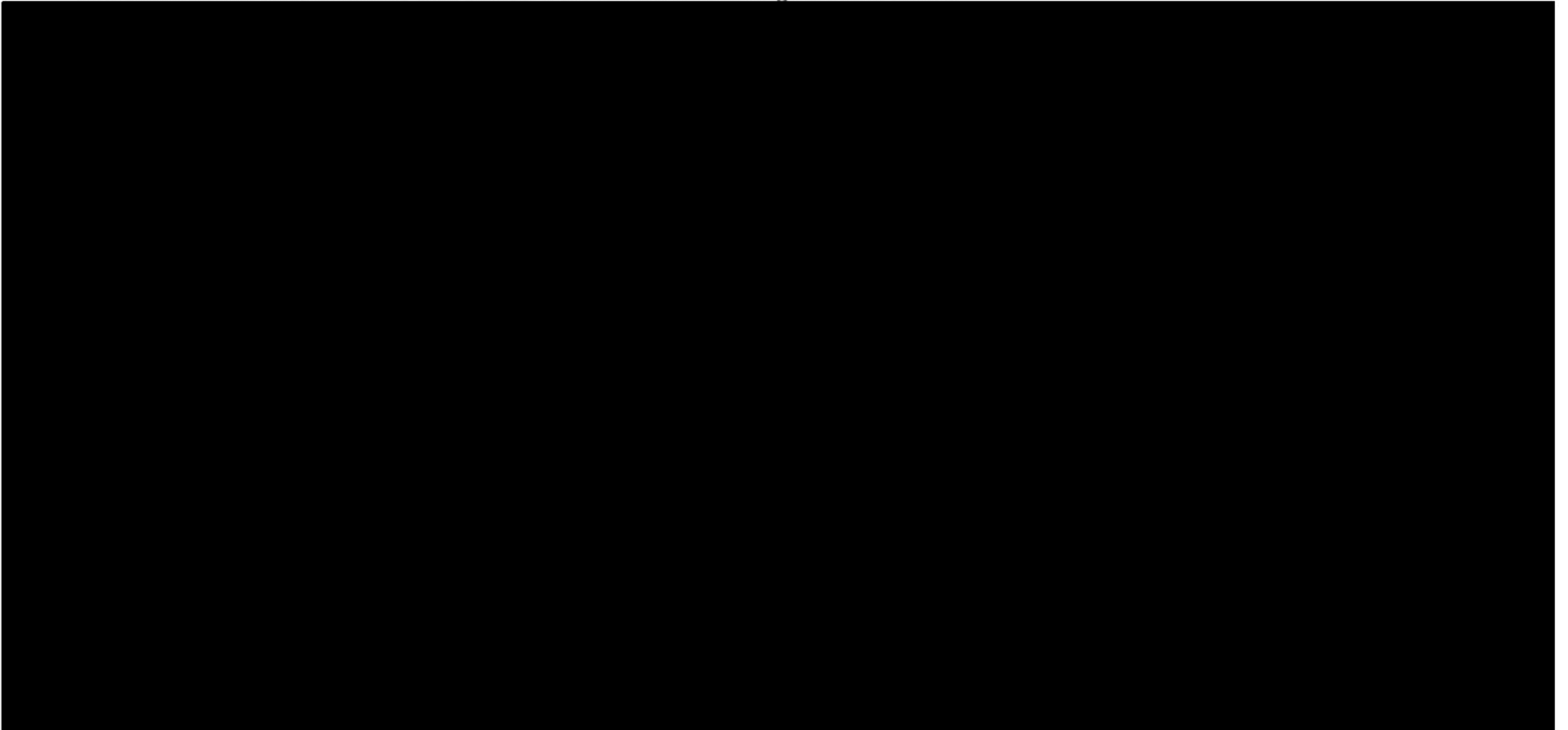
Rating Threshold  
Increases

Tightening of Dangerous  
Driving Policy

Safety Incentives

## Supply Impact Case Study: Chicago

*Though incurring one of the largest supply impacts in the US, Chicago did not exhibit anomalous surge levels that also stayed commensurate with demand increases after threshold changes were made*





Rating Threshold  
Increases

Tightening of Dangerous  
Driving Policy

Safety Incentives

## Supply Impact Case Study: Chicago

*In addition, though we did see a drop in driver hours in March, it was aligned with EDI spend trends and recovered in the subsequent months*

Rating Threshold  
Increases

Tightening of Dangerous  
Driving Policy

Safety Incentives

## Supply Impact Case Study: Chicago

*Though we saw a dip in CP, it can be partially attributed to Lyft closing the EDI spend gap and is trending back upwards based on our most recent data*

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## Results: Denver Safety Incentive Experiment



Rating Threshold  
Increases

Tightening of Dangerous  
Driving Policy

Safety Incentives

## Denver Experiment Results: Churn

Results indicate [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## Slide 45 Notes

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[REDACTED]

[REDACTED]

[REDACTED]

## Denver Experiment Results: Net Benefits

Rating Threshold  
Increases

Tightening of Dangerous  
Driving Policy

Safety Incentives

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